

EXHIBIT 12

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AO 88A (Rev. 01/09) Subpoena to Testify at a Deposition or to Produce Documents in a Civil Action

UNITED STATES DISTRICT COURT

for the
District of Nevada

BRIAN M. WILSON

Plaintiff

v.

AARGON AGENCY, INC., ET AL.

Defendant

Civil Action No. 2:07-cv-00616-LDG (LRL)

(If the action is pending in another district, state where:

SUBPOENA TO TESTIFY AT A DEPOSITION
OR TO PRODUCE DOCUMENTS IN A CIVIL ACTIONTo: Experian Information Solutions, Inc. c/o The Corporation Trust Company of Nevada, 6100 Neil Rd., #500
Reno NV 89511

☒ **Testimony:** YOU ARE COMMANDED to appear at the time, date, and place set forth below to testify at a deposition to be taken in this civil action. If you are an organization that is *not* a party in this case, you must designate one or more officers, directors, or managing agents, or designate other persons who consent to testify on your behalf about the following matters, or those set forth in an attachment:

Place: Craig B. Frieberg, Esq. 4760 S. Pecos Rd., Ste 103,
Las Vegas, Nevada 89121 fax (702)946-0887, or at a
place and time mutually convenient

Date and Time:

09/02/2009 1:00 pm

The deposition will be recorded by this method: by stenographic means and/or by video

☒ **Production:** You, or your representatives, must also bring with you to the deposition the following documents, electronically stored information, or objects, and permit their inspection, copying, testing, or sampling of the material:

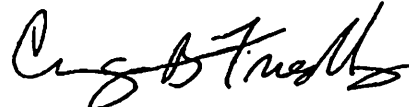
See Attached Exhibit A and Authorization To Obtain Consumer Copies of Credit Report.

The provisions of Fed. R. Civ. P. 45(c), relating to your protection as a person subject to a subpoena, and Rule 45 (d) and (e), relating to your duty to respond to this subpoena and the potential consequences of not doing so, are attached.

Date: 08/13/2009

CLERK OF COURT

OR



Signature of Clerk or Deputy Clerk

Attorney's signature

The name, address, e-mail, and telephone number of the attorney representing (name of party) Plaintiff

Brian M. Wilson

, who issues or requests this subpoena, are:

Craig B. Friedberg, 4760 S. Pecos Rd., Ste. 103, attcbf@cox.net, (702)435-7968

EXHIBIT A
SUBPOENA DUCES TECUM FOR PRODUCTION

Experian Information Solutions, Inc.

Wilson v. Aargon Agency, Inc.

U.S.D.C. (NV) Case No. 2:07-cv-00616-LDG (LRL)

Please produce for inspection and copying by September 2, 2009, at 1:00 p.m.:

INSTRUCTIONS AND DEFINITIONS

A. As used herein, the word “document” shall mean the original and any copy, regardless of origin or location of any book, correspondence, pamphlet, periodical, letter, e-mail, computer screens, computer disk or computer program, memorandum, telegram, report, record, study, hand-written note, map, drawing, working paper, chart, paper, graph, index, tape, data sheet, data processing card, or any other written, recorded, transcribed, electronically recorded or stored, punched, taped, filmed, photographic or graphic matter, microfiche, or computer disk, computer tape, or any other entry, however produced or reproduced.

B. “Experian”, “you”, “your”, means the party upon whom the request is served, any parent or subsidiary corporation, any predecessor corporation, any corporation in which the party has a controlling interest, and any joint venturers, partners, agents, employees, officers, directors and persons acting for the party.

C. “Plaintiff” means the plaintiff in the civil action U.S.D.C. (NV) Case No. 2:07-cv-00616, Brian M. Wilson.

D. “Defendant” means the defendant in the civil action U.S.D.C. (NV) Case No. 2:07-cv-00616: Aargon Agency, Inc.

DOCUMENTS REQUESTED

1. All consumer reports, credit reports, consumer disclosures, updates or other compilation of information in plaintiff's file as "file" is defined in 15 U.S.C. § 1681a(g), that Experian possesses, including any historical or archived documents regarding defendant.
2. All records of communications between plaintiff and Experian, relating to defendant including all documents, records of telephonic communications, log books or other records.
3. All records of communications between Experian and defendant regarding plaintiff, including all documents, records of telephonic communications, log books or other records.
4. All documents relating to any reinvestigation of any account with defendant regarding plaintiff, including but not limited to any CDV's, ACDV's, responses, UDF's, AUDF's, notes, screens, logs, internal memoranda, correspondence or supporting documentation.
5. A complete copy of any communications – including but not limited to any supporting documentation, specific requests for information, UDF's, AUDF's, instructions, notes, screens, logs, policies, or legal requirements – relating to plaintiff and defendant or any reinvestigation of any information contained in plaintiff's files regarding defendant.
6. All disclosure logs relating to plaintiff regarding defendant.
7. All dispute response logs relating to plaintiff, which relate to defendant
8. All 7X reports relating to plaintiff, regarding defendant.

9. All Admin reports relating to plaintiff, regarding defendant.

Plaintiff

Brian M. Wilson
5512 Tincup Drive
Las Vegas, NV 89121
Social Security Number Redacted 5961

LAW OFFICES OF
Craig B. Friedberg, Esq.



4760 SOUTH PECOS ROAD, SUITE 103
LAS VEGAS, NEVADA 89121
PHONE: (702) 435-7968 FAX: (702) 946-0887

Authorization To Obtain Consumer Copies of Credit Report

Brian M. Wilson
5512 Tincup Dr.
Las Vegas, NV 89130

Social Security Number: Redacted 5961

Pursuant to 15 U.S.C. § 1681b(a)(2), I authorize my attorney, Craig B. Friedberg, Esq., to obtain and review on my behalf, consumer copies of my consumer reports from any consumer reporting agency (eg., Equifax, Experian, TransUnion, etc.) maintaining information on his credit. I also authorize and direct those credit reporting agencies to release my file to my attorney Craig B. Friedberg, Esq.

This authorization is general, unlimited in scope, and is to be construed as requiring any consumer reporting agency served with a copy of this authorization to make the maximum disclosure to my attorney, Craig B. Friedberg, Esq., permitted by law. I understand that my legal counsel will be using this information to prosecute my claims in the case of *Wilson v. Aargon Agency, Inc.*, filed as case no. 2:07-cv-616 in the United States District Court, District of Nevada, and I leave it to his sole discretion and responsibility to ensure that the information disclosed to him pursuant to this authorization will be utilized for the purpose of that prosecution. A photocopy of this authorization shall be honored to the same extent as an original.

BY SIGNING BELOW I AUTHORIZE MY ATTORNEY, CRAIG B. FRIEDBERG, ESQ., TO THE EXTENT AND FOR THE PURPOSES STATED ABOVE, TO OBTAIN ANY AND ALL INFORMATION RECEIVED BY, MAINTAINED BY, OR COMMUNICATED BY ANY CONSUMER REPORTING AGENCY BEARING ON MY CREDIT WORTHINESS, CREDIT STANDING, CREDIT CAPACITY, CHARACTER, GENERAL REPUTATION, PERSONAL CHARACTERISTICS, OR MODE OF LIVING.


BRIAN M WILSON

Date: August 1, 2009



PO Box 1240
Allen, TX 75013
www.experian.com

September 1, 2009

Craig B. Friedberg
Attorney at Law
4760 South Pecos Road, Suite 103
Las Vegas, NV 89121

**RE: Subpoena for the credit records of Brian M. Wilson
Civil Action No. 2:07-cv-00616-LDG (LRL)**

Dear Mr. Friedberg:

Please find enclosed copies of the documents that we have been able to retrieve so far in regards to the above referenced matter. Enclosed please find the mail correspondence and investigation results from August 2007 and various credit reports that have been provided to Mr. Wilson from October 2003 through September 2006.

We will forward the remaining documents to you as soon as they become available.

If I may be of further assistance, please do not hesitate to contact me at the number listed below.

Sincerely,

A handwritten signature in cursive script that reads "Rick V. Haas".

Rick V. Haas
Custodian of Records
Consumer Affairs Special Services
972 390 4079

Enclosures



PO Box 1240
Allen, TX 75013
www.experian.com

September 21, 2009

Craig B. Friedberg
Attorney at Law
4760 South Pecos Road, Suite 103
Las Vegas, NV 89121

**RE: Subpoena for the credit records of Brian M. Wilson
Civil Action No. 2:07-cv-00616-LDG (LRL)**

Dear Mr. Friedberg:

Please find enclosed copies of the remaining documents regarding the above referenced matter:

- Automated Dispute Verification Form # 1479024778001 dated August 32, 2006.
- Investigation results dated August 31, 2006, Report number 1479024778.
- Automated Dispute Verification Form # 0437553147001 dated September 4, 2007.

Our records indicate that Aargon Agency, Inc., Account # 1670005860 was removed from Mr. Wilson's credit report on December 26, 2008 at the request of the creditor per electronic tape.

If I may be of further assistance, please do not hesitate to contact me at the number listed below.

Sincerely,

A handwritten signature in black ink that reads "Rick V. Haas".

Rick V. Haas
Custodian of Records
Consumer Affairs Special Services
972 390 4079

Enclosures

RECEIVED SEP 25 2009

XPN 0002



Prepared for
BRIAN M WILSON
Report number
1479024778

Report date
August 12, 2006

Page 1 of 18

www.experian.com/disputes

Before contacting us, you should carefully review this report.

Disputing information in your report

If you disagree with an item, you may dispute it. We will contact the source of the information and ask them to check their records. Because your report is updated often, contact us within 90 days from the date above.

For the fastest and easiest way to dispute information, visit:

www.experian.com/disputes

Or call 1 800 509 8495. Dispute services are available 24 hours a day, seven days a week.

Your personal credit report

Potentially negative items or items for further review

The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred.

Accounts in good standing

Items display in this section when your creditor reports that you have satisfactorily met the terms of your agreements with them. Some creditors may not report consumer credit information to us, so all of your accounts may not be listed.

History of your account balances

Reports up to two years of your monthly balances on an account, if reported by your creditor.

Requests for your credit history

We list anyone that has reviewed your credit information in the last two years.

Personal information

This information is reported to us by you, your creditors and other sources.

Other Experian credit management tools

Score report

Order your Experian VantageScoreSM report for only \$6 by calling 1 888 322 5583.

Credit Manager

Receive unlimited access to your credit report, score and other credit management tools at www.creditexpert.com.

About Experian

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as "Medical Information Provider". Consumer statements included on your report at your request that contain medical information are disclosed to others.

BRIAN M WILSON
5512 TINCUP DR
LAS VEGAS NV 89130

0001018980

XPN 0015



Prepared for
BRIAN M WILSON
Report number
1479024778

Report date
August 12, 2006
www.experian.com/disputes
Call 1 800 509 8495

Page 2 of 18

Potentially negative items or items for further review

This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies, which may remain for up to 10 years, and unpaid tax liens, which may remain for up to 15 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

Credit items

Agency	Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
AARGON COLLECTION AGENCY 3160 S VALLEY VW STE 206 LAS VEGAS NV 89102 No phone number available Partial account number Redacted5860	May 2006 Reported since Oct 2003	Oct 2003 Last reported Aug 2006	Collection Terms NA Monthly payment NA	Individual	\$391 High balance NA	\$397 as of Aug 2006	Status: Collection account. \$397 past due as of Aug 2006. Account history: Collection as of Aug 2006, Oct 2003 This account is scheduled to continue on record until Jan 2010.

Original creditor: IMPULSE TELECOM

Accounts in good standing

These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years.

Credit items

Agency	Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
AMEX PO BOX 297812 FT LAUDERDALE FL 33329 (800) 528-2122 Partial account number Redacted 12181 See history of account balances for additional information.	Feb 2000 Reported since Aug 2006	Aug 2006 Last reported Aug 2006	Revolving Terms 1 Months Monthly payment NA	Authorized user	NA High balance \$3,153	\$2,722 as of Aug 2006	Status: Open/Never late.

XPN 0016

0001018980



Prepared for
BRIAN M WILSON
Report number
1479024778

Report date
August 31, 2006
www.experian.com/disputes Page 1 of 2

Investigation results

About our dispute verification process

This summary shows the revision(s) made to your credit file as a result of the verification we recently completed. If you still question an item, then you may want to contact the source of the information.

The federal Fair Credit Reporting Act states that you may:

- request a description of how we verified the information, including the business name and address contacted and the telephone number if reasonably available;
- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have reviewed your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.

How to read your results

Deleted - This item was removed from your credit report

Remains - This item has been verified as accurate

Updated - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you.

Reviewed - This item was either updated or deleted; review this report to learn its outcome

Items we investigated

We completed investigating the items you disputed with the sources of the information. Here are the results:

Credit Items	Outcome
AARGON COLLECTION AGEN 167000....	Remains

Visit experian.com/status to check the status of your pending disputes at any time

Additional information

To view a full copy of your corrected credit report, visit experian.com/viewreport.

☐ To receive a copy by mail, check this box and within 30 days return this original page to Experian, P.O. Box 9701, Allen, TX 75013. Copies will not be accepted.

To order a copy of your Experian VantageScoreSM, visit experian.com or call 1 888 322 5583.

Protect and manage your credit with Credit Manager www.creditexpert.com

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

BRIAN M WILSON
5512 TINCUP DR
LAS VEGAS NV 89130

0001018980

XPN 0069

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Prepared for
BRIAN M WILSON
Report number
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Report date
September 08, 2006

Page 1 of 18

www.experian.com/disputes

Before contacting us, you should carefully review this report.

Disputing information in your report

If you disagree with an item, you may dispute it. We will contact the source of the information and ask them to check their records. Because your report is updated often, contact us within 90 days from the date above.

For the fastest and easiest way to dispute information, visit:

www.experian.com/disputes

Or call 1 800 509 8495. Dispute services are available 24 hours a day, seven days a week.

BRIAN M WILSON
5512 TINCUP DR
LAS VEGAS NV 89130

Your personal credit report

Potentially negative items or items for further review

The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred.

Accounts in good standing

Items display in this section when your creditor reports that you have satisfactorily met the terms of your agreements with them. Some creditors may not report consumer credit information to us, so all of your accounts may not be listed.

History of your account balances

Reports up to two years of your monthly balances on an account, if reported by your creditor.

Requests for your credit history

We list anyone that has reviewed your credit information in the last two years.

Personal information

This information is reported to us by you, your creditors and other sources.

Other Experian credit management tools

Score report

Order your Experian VantageScoreSM report for only \$6 by calling 1 888 322 5583.

Credit Manager

Receive unlimited access to your credit report, score and other credit management tools at www.creditexpert.com.

About Experian

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as "Medical Information Provider". Consumer statements included on your report at your request that contain medical information are disclosed to others.

0001018980

XPN 0072



Prepared for
BRIAN M WILSON
Report number
1479024778

Report date
September 08, 2006
www.experian.com/disputes
Call 1 800 509 8495

Page 2 of 18

Potentially negative items or items for further review

This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies, which may remain for up to 10 years, and unpaid tax liens, which may remain for up to 15 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

Credit items

Account Information	Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
AARGON AGENCY INC 3025 W SAHARA AVE LAS VEGAS NV 89102 No phone number available Partial account number Redacted 5860	May 2006 Reported since Oct 2003	Oct 2003 Last reported Aug 2006	Collection Terms NA Monthly payment NA	Individual	\$391 High balance NA	\$397 as of Aug 2006	Status: Collection account. \$397 past due as of Aug 2006. Account history: Collection as of Aug 2006, Oct 2003 This account is scheduled to continue on record until Jan 2010. This item was verified on Aug 2006 and remained unchanged.

Original creditor: IMPULSE TELECOM

Accounts in good standing

These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years.

Credit items

Account Information	Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
AMEX PO BOX 297812 FT LAUDERDALE FL 33329 (800) 528-2122 Partial account number Redacted 12181	Feb 2000 Reported since Sep 2006	Sep 2006 Last reported Sep 2006	Revolving Terms 1 Months Monthly payment NA	Authorized user	NA High balance \$3,641	\$3,641 as of Sep 2006	Status: Open/Never late.

See history of account balances for additional information.

0001018980

XPN 0073



Prepared for
BRIAN M WILSON
Report number
0140211590

Report date
September 25, 2006

Page 1 of 18

www.experian.com/disputes

Before contacting us, you should carefully review this report.

Disputing information in your report

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www.experian.com/disputes

Or call 1 800 509 8495. Dispute services are available 24 hours a day, seven days a week.

BRIAN M WILSON
5512 TINCUP DR
LAS VEGAS NV 89130-1957

Your personal credit report

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0001018980

XPN 0090



Prepared for
BRIAN M WILSON
Report number
0140211590

Report date
September 25, 2006
www.experian.com/disputes
Call 1 800 509 8495

Page 2 of 18

Potentially negative items or items for further review

This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies, which may remain for up to 10 years, and unpaid tax liens, which may remain for up to 15 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

Credit items

AARGON AGENCY INC 3025 W SAHARA AVE LAS VEGAS NV 89102 No phone number available Partial account number Redacted)5860	<i>Date opened</i> May 2006 <i>Reported since</i> Oct 2003	<i>Date of status</i> Oct 2003 <i>Last reported</i> Aug 2006	<i>Type</i> Collection <i>Terms</i> NA <i>Monthly payment</i> NA	<i>Responsibility</i> Individual	<i>Credit limit or original amount</i> \$397 <i>High balance</i> NA	<i>Recent balance</i> \$397 as of Aug 2006	Status: Collection account. \$397 past due as of Aug 2006. Account history: Collection as of Aug 2006, Oct 2003 This account is scheduled to continue on record until Apr 2010. This item was verified on Aug 2006 and remained unchanged.
--	---	---	---	-------------------------------------	--	--	--

Original creditor: IMPULSE TELECOM

Accounts in good standing

These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years.

Credit items

AMEX PO BOX 297812 FT LAUDERDALE FL 33329 (800) 528-2122 Partial account number Redacted)2181 <small>see summary of account balances for additional information.</small>	<i>Date opened</i> Feb 2000 <i>Reported since</i> Sep 2006	<i>Date of status</i> Sep 2006 <i>Last reported</i> Sep 2006	<i>Type</i> Revolving <i>Terms</i> 1 Months <i>Monthly payment</i> NA	<i>Responsibility</i> Authorized user	<i>Credit limit or original amount</i> NA <i>High balance</i> \$3,641	<i>Recent balance</i> \$3,641 as of Sep 2006	Status: Open/Never late.
--	---	---	--	--	--	--	--------------------------

0001018980

XPN 0091



Prepared for
BRIAN M WILSON
Report number
0437553147

Report date
September 04, 2007
www.experian.com/disputes Page 1 of 2

Investigation results

About our dispute verification process

This summary shows the revision(s) made to your credit file as a result of the verification we recently completed. If you still question an item, then you may want to contact the source of the information.

The federal Fair Credit Reporting Act states that you may:

- request a description of how we verified the information, including the business name and address contacted and the telephone number if reasonably available;
- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have reviewed your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.

How to read your results

Deleted - This item was removed from your credit report

Remains - This item has been verified as accurate

Updated - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you.

Reviewed - This item was either updated or deleted; review this report to learn its outcome

Items we investigated

We completed investigating the items you disputed with the sources of the information. Here are the results:

Credit Items	Outcome
AARGON AGENCY INC 167000...	Remains

Visit experian.com/status to check the status of your pending disputes at any time

Additional information

To view a full copy of your corrected credit report, visit experian.com/viewreport.

☐ To receive a copy by mail, check this box and within 30 days return this original page to Experian, P.O. Box 9701, Allen, TX 75013. Copies will not be accepted.

To order a copy of your VantageScoreSM from Experian visit experian.com or call 1 888 322 5583.

Protect and manage your credit with Credit Manager www.creditexpert.com

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

BRIAN M WILSON
5512 TINCUP DR
LAS VEGAS NV 89130

0001018980

XPN 0108

PROGRAM:	CAPRESPA	EXPERIAN - CONSUMER ASSISTANCE - CAPS	PAGE: 2									
RUN DATE:	09/01/2009	ACDV Response										
RIN TIME:	17:00:38	Auto Response:										
SUBCODE:	3981286	ACCOUNT #: 1670005860										
		SUBSCRIBER: AARGON AGENCY INC										
DISPUTE REASON:	001 - Not his/ers. Provide complete ID.		Office: 1									
			Date Sent: 08/31/2007									
			Date Due: 09/19/2007									
REMARKS:			Resp Date: 09/04/2007									
			DNR Date: 09/19/2007									
Name:	BRIAN M WILSON	BRIAN M WILSON	Name Flag: S S S									
SSN: DOB:	Redacted/5961	Redacted/1974	Second Name:									
Curr Address:	5512 TINCUP DR		Curr Addr Flag: Same									
	LAS VEGAS, NV		Prev Addr Flag:									
ZIP:	89130		SSN Flag: Same									
Prev Addr 1:			DOB Flag: Same									
Prev Addr 2:			Authorized Verifier: TERRITA MONTAG									
Account Name:			Phone: (702) 230-7037									
RESPONSE:	01 - Account information accurate as of date reported.		DF Contact Phone #:									
TRADE INFORMATION		SUBSCRIBER RESPONSE	ON PROFILE									
Acct Condition/Cumm Status:			CONSUMER CLAIMS									
Act Status/Rating:		COLL ACCT										
Payment Rating:												
CII:	ECOA:		1									
Balance:	Balance Date:	397	08/05/2006									
Amt Past Due:		397										
Orig Delinq Date:												
Credit Limit/Orig Amt:												
High Credit Balance:		391										
Charge Off Amt:												
Sch Monthly Pay: Act Pay:												
Portfolio Name:												
Date Last Pay:												
Open Date: Closed Date:		05/31/2006										
Spec Comm Code:												
Cons Compl Code:												
Type: Terms: Freq:		48										
Original Creditor:		IMPULSE TELECOM										
Special Payment/Date/Amt:	Remove	Remove	Remove									
Response History Grid												
Year	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2007												
2006												
2005												
2004												
2003												
2002												
2001												
2000												
On-File History Grid												
Year	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2007												
2006												
2005	D	D	D	D	D	D	D	D	D	D	D	D
2004	D	D	D	D	D	D	D	D	D	D	D	D
2003	D	D	G									
2002												
2001												
2000												

0437553147001

XPN 0110

EXHIBIT 13

EXHIBIT 13

UNITED STATES DISTRICT COURT
DISTRICT OF NEVADA

BRIAN M. WILSON,)	
)	
Plaintiff,)	
)	
vs.)	Case No.
)	2:07-cv-00616 LDG (LRL)
AARGON AGENCY, INC., a Nevada)	
corporation; DOES I-V, inclusive;)	
and ROE CORPORATIONS VI-X,)	
inclusive,)	
)	
Defendants.)	
_____)	

DEPOSITION OF THE PERSON MOST KNOWLEDGEABLE
FOR AARGON AGENCY, INC., DUANE CHRISTY
TUESDAY, AUGUST 11, 2009
LAS VEGAS, NEVADA

Reported by:
Ellen A. Goldstein,
Nevada CCR 829

1 APPEARANCES:

2 For the Plaintiff BRIAN M. WILSON:

3 CRAIG B. FRIEDBERG, ESQ.
4 LAW OFFICES OF CRAIG B. FRIEDBERG
4760 South Pecos Road
Suite 103
5 Las Vegas, Nevada 89121
702.435.7968

6 For the Defendant AARGON AGENCY INC.:

7 MARK J. BOURASSA, ESQ.
8 THE BOURASSA LAW GROUP
3025 West Sahara Avenue
Suite 105
9 Las Vegas, Nevada 89102
10 702.851.2180

11 Also Present:

12 Brian Wilson
13 Valerie Wilson
14
15
16
17
18
19
20
21
22
23
24
25

I N D E X

EXAMINATION BY:	PAGE
MR. FRIEDBERG	4

E X H I B I T S

IDENTIFIER	DESCRIPTION	INTRODUCED
1	Plaintiff's Amended Notice to Take Deposition Upon Oral Examination of Aargon Agency, Inc. (6 pages)	4
2	Activity log (2 pages)	9
3	Activity Code Report (Bates Nos. ACA369, ACA370; 2 pages)	11
4	7-25-07 fax to Jennifer from Brad (Bates Nos. ACA000001 through ACA000005; 5 pages)	78

COLLOQUY IDENTIFIED AT REQUEST OF COUNSEL

PAGE	LINE
52	7
55	3

1 and we'll just let the judge figure it out, 'cause he's going
2 to be figuring out a lot of other stuff in this lawsuit.

3 THE WITNESS: Was that a threat?

4 MR. BOURASSA: That was an intent to intimidate you.

5 MR. FRIEDBERG: No. That was actually his attempt to
6 intimidate me, which --

7 THE WITNESS: If you intimidate me, I'll keep my calm.

8 BY MR. FRIEDBERG:

9 Q Let's go to the next in order on the updated sheet. I
10 ask you to put your attention to the note dated 8-6-2007. Do
11 you see that?

12 A Yes.

13 Q Okay. Please read what it says across there and then
14 if you will explain the note text.

15 MR. BOURASSA: Objection; document is best evidence of what
16 it says.

17 BY MR. FRIEDBERG:

18 Q Go ahead.

19 A Would you like me to read what it says?

20 Q Yes.

21 A It says, "e-OSCAR control No. 1479024778001," space,
22 "112," colon, "claims inaccurate information. Provide or
23 confirm complete ID and verify account information."

24 Q All right. Let's go back to the employee code. This
25 is a number that did not show up before, No. 430, although it

1 is someone who has had something to do with this account, which
2 has been the subject of a number of inquiries, interrogatories,
3 requests for production of documents, so forth. Who is
4 employee No. 430?

5 A I do not know.

6 Q Who would know who employee 430 is?

7 A If they're still employed, my HR department would be
8 able to pull that up.

9 Q In preparation for today's deposition as the corporate
10 representative, did you request information about any of the
11 employees on this updated activity code that were not
12 identified in the previous activity code?

13 A No, I did not.

14 Q Also this has an activity code of RC. Could you
15 please cross-reference that with the Activity Code Report and
16 tell me what that stands for.

17 A On your Activity Code Report RC says it stands for
18 "received correspondence."

19 Q All right. Between the activity code and the note
20 text, could you explain -- not read but explain to me -- what
21 this entry actually is talking about.

22 A It says on August 6, 2007 --

23 Q I -- okay. I didn't mean for you to just re-read it
24 again.

25 MR. BOURASSA: He's explaining it. Again are you going to

1 give him a chance to answer your question?

2 THE WITNESS: August 6 at 4:12 clerk 430 received
3 correspondence. I'm assuming it was through e-OSCAR, which is
4 a computerized system that notifies us of disputes. The
5 documentation she received is in the following control number,
6 so now we can track e-OSCAR.

7 MR. FRIEDBERG: Okay.

8 Q And that is the 112 part of that control number? Is
9 that part of what comes after the 112 colon?

10 A I just see the claim number. I don't use e-OSCAR. I
11 don't know.

12 Q Who are your -- so 430 would be an employee who had --
13 was in the QA department?

14 A Either a clerk or a QA, yes. The 400s, anything 400,
15 tell me it's a clerk or a QA person, quality-assurance person.

16 Q In the fall of 2007, how many clerks were there in the
17 QA department?

18 A It was previously asked and I still don't know but
19 definitely more than one.

20 Q That's why I'm asking again.

21 At any time between when you received -- or when you
22 were served with the depo notice for the corporate
23 representative and today, did you inquire of anyone as to how
24 many people actually worked in the QA department during the
25 time this account was being worked on by Aargon?

1 **A** Yeah. It was -- the first Saturday each month is when
2 we generate our file. This file was generated on July 1st
3 of '06.

4 **Q** What are all these May and June of '06 entries?

5 MR. BOURASSA: You're asking about credit reporting, not --

6 MR. FRIEDBERG: Oh, you're talking about credit reporting.

7 THE WITNESS: Right.

8 MR. BOURASSA: I thought that's the blank you wanted to
9 fill in.

10 MR. FRIEDBERG: Yes.

11 **Q** So it was the placement date for the credit reporting?

12 **A** Correct.

13 MR. BOURASSA: Almost gotcha'.

14 BY MR. FRIEDBERG:

15 **Q** Can you please -- okay -- keep those collection logs
16 in front of you.

17 MR. BOURASSA: Mr. Friedberg, before you start a fresh line
18 of questioning --

19 MR. FRIEDBERG: It's not. It's one question.

20 MR. BOURASSA: Okay. Ask your one question, then I'll say
21 my piece.

22 MR. FRIEDBERG: All right.

23 **Q** There was a Request for Admission that was provided to
24 you. The Request for Admission was No. 26 of the second set of
25 Request for Admission. Let me read it to you and I'll read the

REPORTER'S CERTIFICATE

I, Ellen A. Goldstein, a duly certified court reporter in and for the County of Clark, State of Nevada, do hereby certify:

That I reported the taking of the deposition of the witness, DUANE CHRISTY, at the time and place aforesaid;

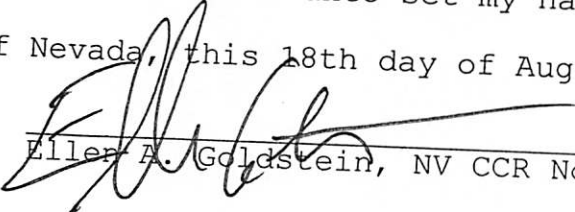
That prior to being examined, the witness was by me duly sworn to testify to the truth, the whole truth and nothing but the truth;

That the witness requested to read and sign the transcript herewith;

That I thereafter transcribed my said shorthand notes into typewriting and that the typewritten transcript of said deposition is a complete, true and accurate transcription of my said shorthand notes taken down at said time.

I further certify that I am not a relative or employee of an attorney or counsel of any of the parties, nor a relative or employee of any attorney or counsel involved in said action, nor a person financially interested in the action.

IN WITNESS THEREOF, I have hereunto set my hand in the County of Clark, State of Nevada, this 18th day of August 2009.


Ellen A. Goldstein, NV CCR No. 829